

II. REMARKS

The Examiner is requested to reconsider the application in view of the foregoing amendment and the following remarks. Generally, it is believed that the amendment adds no new matter.

All claims have been rejected pursuant to 35 USC Secs. 102 or 103 for reasons stated in the Office Action. The Examiner contends that the claims 1-3, 6-26, and 28 are anticipated based on Erlanger, and the remaining claims are rendered obvious based on Erlanger in view of Katz. More particular contentions are set out in the Office Action.

In response, the rejections and contentions are believed to be moot and are traversed, and reconsideration is respectfully requested: the amended claims require such as a debtor of a lender, and the cited art does not teach or disclose this requirement, especially in connection with a referrer identity. See other amended claims.

As applicant understands the Office Action, the Examiner contends that an application processor has a referrer identity corresponding to the claims. See Erlanger page 6, Para. 0100. However, Erlanger does not say that the application processor is a lender, nor is such plausible. Additionally, Erlanger says nothing about a debtor of a lender in connection with the referrer identity.

It is respectfully submitted that the cited art does not show anticipation or obviousness, and favorable action is respectfully requested. If an allowance is not granted, the undersigned respectfully requests an Examiner Interview.

III. CONCLUSION

The application, as amended, is believed to be in condition for allowance, and favorable action is requested.

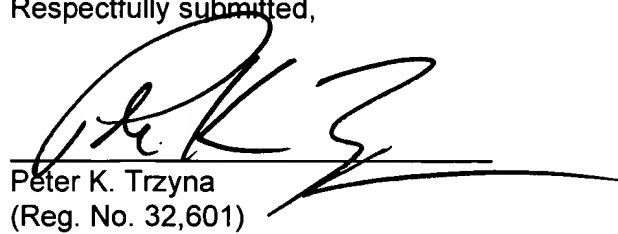
The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and

if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

Date: December 13, 2004


Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
Chicago, IL 60680-7131